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SOUTH JERSEY FEDERAL CREDIT UNION, Plaintiff. vs. MARGARET SCHEMELIA, MR. SCHEMELIA, SPOUSE OF MARGARET SCHEMELIA, JOHN DOE, JANE DOE, UNITED STATES OF AMERICA, Defendant(s).	SUPERIOR COURT OF NEW JERSEY CAMDEN COUNTY CHANCERY DIVISION DOCKET NO.: F-013949-16 Civil Action FINAL JUDGMENT
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This matter being opened to the Court by Robert J. Malloy, Esquire, P.C. Attorney for Plaintiff, and it appearing to the Court that the Summons and Complaint (and amendments, if any) have been duly issued and returned served upon the Defendants, and the Clerk having entered default against all defendants for failure to plead or otherwise defend. Plaintiff's note (or bond) and mortgage and assignments, if any, having been presented to the Court, and proofs having been submitted of the amount due on Plaintiff's mortgage, and sufficient cause appearing:

IT IS ON THIS 19th DAY OF NOVEMBER, 2018, ORDERED AND ADJUDGED that the Plaintiff is entitled to have the sum of **\$93,054.34** together with lawful interest thereon computed from May 23, 2017, together with costs of this action to be taxed, **including a counsel fee of \$1,080.54 raised** and paid out of the mortgaged premises; and it is further

ORDERED that the Plaintiff or purchaser at the Sheriff's sale duly recover against the said Margaret Schemelia and all persons holding under them, the possession of the premises mentioned and described in the said Complaint, with appurtenances; and it is further

ORDERED and adjudged that the mortgaged premises be sold to raise and satisfy the several sums of money due to the Plaintiff in the sum(s) aforesaid together with lawful (and contract rate interest) as aforesaid, together with costs to be taxed and that and Execution for that purpose duly issue out of this Court directed to the Sheriff of Camden County, commanding him or her to make sale, according to law, of the mortgaged premises described in the Complaint, and out of the moneys arising

from the sale that he pay to the Plaintiff its said debt with interest thereon as aforesaid, and costs aforesaid, and payments, that such surplus be brought into this Court to abide the further order of this Court, and that the Sheriff of Camden County shall make his report of sale without delay as required by the Rules of this Court; and it is further

ORDERED and adjudged that the Defendants, and each of them, stand absolutely debarred and foreclosed of and from all equity of redemption of, in and to said mortgaged premises described in the Complaint when sold as aforesaid by virtue of this judgment.

Notwithstanding anything herein to the contrary, this judgment shall not affect the rights of any person protected by the New Jersey Tenant Anti-Eviction Act, N.J.S.A; 2A-18-61.1. et seq., the right of redemption given the United States of America under 28 U.S.C. Sec. 2410, the limited priority rights for aggregate customary condominium assessments for the six-month period prior to the recording of any association lien as allowed by N.J.S.A. 46:8B-21 or rights afforded by the Servicemembers Civil Relief Act, 50, U.S.C. App. 501 et seq. or N.J.S.A. 38:23C-

/s/ Nan S. Famular, P.J.Ch

Respectfully Recommended
R. 1:34-6 OFFICE OF
FORECLOSURE

Respectfully Recommended
R. 1:34-6 OFFICE OF FORECLOSURE

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THE STATE OF NEW JERSEY

To the Sheriff of Camden County

GREETING:

WHEREAS on the following date **19th DAY OF NOVEMBER, 2018**, by a certain Judgment in the Superior Court of New Jersey, in a certain cause therein pending, wherein the Plaintiff is South Jersey Federal Credit Union, and the following named parties are the defendants: MARGARET SCHEMELIA, it was ordered and adjudged that certain mortgaged premises, with appurtenances, in the Complaint (and Amendments, if any) in said cause particularly set forth and described, that is to say:

The mortgaged premises are described as set forth upon the rider annexed hereto and made a part hereof.

Together with all and singular rights, liberties, privileges, hereditaments and appurtenances thereto belonging or in any wise appertaining, and the reversion and remainders, rents, issues and profits thereof, and also all the estate, right, title and interest, use, property, claim and demand of the said Defendants, of, in, to and out of the same, to be sold to pay and satisfy in the first place unto the Plaintiff South Jersey Federal Credit Union, the sum of **\$93,054.34** being the principal, interest, and lawful advances, if any, secured by a certain mortgage dated January 24, 2011,

and given by MARGARET SCHEMELIA together with lawful interest thereon from February 1, 2016, until the same be paid and satisfied and also the costs of the aforesaid Plaintiff.

And for that purpose a Writ of Execution should issue, directed to the Sheriff of Camden County, commanding him or her to make sale as aforesaid; and that the surplus money arising from such sale, if any, should be brought into the said court, subject to the further order of the said court, as by the said Judgment remaining as of record in the said Superior Court of New Jersey, at Trenton, doth and may fully appear; and whereas the costs of the said Plaintiff have been duly taxed at the following sum of ~~\$1,539.74.~~ \$1,939.74.

Therefore, you are hereby commanded that you cause to be made of the premises aforesaid, by selling so much of the same as may be needful and necessary for the purpose, the aforesaid sum(s), and the same do you pay to the said Plaintiff (and Defendant) together with lawful (and contract interest rate thereon) interest thereon as aforesaid, the sum(s) aforesaid of costs, and that you have the surplus money if any there by, before the said Superior Court of New Jersey as aforesaid, at Trenton, within 30 days after sale (if no sale, Writ returnable within 24 months, R.4:59-1(a)), to abide the further order of the said court, according to the Judgment aforesaid; and you are to make return at the time and place aforesaid, by certificate under your hand, of the manner in which you have executed this our Writ, together with this Writ.

WITNESS, the Honorable Nan S. Famular, P.J.Ch., Judge of the Superior Court of Camden, aforesaid, **ON THIS 19th DAY OF NOVEMBER, 2018.**

/s/Michelle M. Smith, Esq.
MICHELLE M. SMITH, ESQ
CLERK OF SUPERIOR COURT

Signed and Sealed in the Superior Court of New Jersey

ROBERT J. MALLOY ESQUIRE, PC
Attorneys for Plaintiff

By: /s/
ROBERT J. MALLOY, ESQ.

ATTACHED RIDER

The mortgaged premises are described as follows:

ALL that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the County of Camden and State of NJ, **BEING** Known as Lot 5, 6.01 and 6.02, Block 183 (F/K/A Lot 5, Block 183), on the Official Tax Map of Gloucester City, **BEING** commonly known as 808 Mercer Street, Gloucester City, New Jersey being more particularly described as follows:

BEGINNING in the Southerly line of Mercer Street, 360 feet West from the South-westerly corner of Mercer and Brown Streets; thence

1. Southwardly parallel with Brown Street, 130 feet; thence
2. Westwardly at right angles to Brown Street, 40 feet; thence
3. Northwardly parallel with Brown Street, 130 feet to the Southerly line of Mercer Street; thence
4. Eastwardly along the Southerly line of Mercer Street, 40 feet to place of **BEGINNING**.

Being Lots Nos. 394 and 395, Block 183 on plan of property of Davis S. Brown, deceased, Gloucester City, New Jersey, filed and being known as No. 808 Mercer Street.



SUPERIOR COURT OF NEW JERSEY

OFFICE OF FORECLOSURE

Cost Sheet

Chancery Division

Docket No. SWC-F-013949-16

County:CAMDEN

Attorney's Allowance by Statute	50.00
Filing Fees Paid to Clerk	<u>250.00</u>
Counsel Fees Allowed Under R.4:42-9	<u>1080.54</u>
Sheriff Fees for Service	<u>59.99</u>
Search Costs Allowed Under R.4:42-10	<u>342.00</u>
Printing Costs for Publication	<u>0.00</u>
Cost of Filing Lis Pendens	<u>40.00</u>
Motions	<u>50.00</u>
Costs on Application for Writ of Execution (if applicable)	<u>50.00</u>
Other	<u>17.21</u>
Total Costs	<u>1939.74</u>

Date Taxed and Filed: 11/19/2018

Attorney: N.S.